

Form 194BNC (Revised 12/15)

**United States Bankruptcy Court  
District of South Carolina**

Case Number: 10-07790-jw

Chapter: 13

**In re:** *(Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address)*

David Hughes  
4 Walnut Hill  
Ladys Island, SC 29907

Diana Hughes  
4 Walnut Hill  
Ladys Island, SC 29907

Last four digits of Social Security or other Individual Taxpayer  
No(s)(if any): xxx-xx-6153

Last four digits of Social Security or other Individual Taxpayer  
No(s)(if any): xxx-xx-7345

**Entered By The Court  
12/3/15**

**Discharge of Debtor After Completion of Chapter 13 Plan**

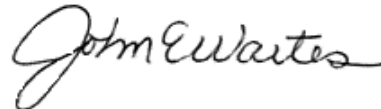
**Filed By The Court**

**12/3/15**  
Laura A. Austin  
Clerk of Court  
US Bankruptcy Court

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

Columbia, South Carolina  
December 3, 2015  
Document 65



United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

## **Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan**

This order does not close or dismiss the case.

### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain type of taxes specified in 11 U.S.C. § 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of South CarolinaIn re:  
David Hughes  
Diana Hughes  
DebtorsCase No. 10-07790-jw  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0420-2

User: mobley  
Form ID: 194BNCPage 1 of 3  
Total Noticed: 60

Date Rcvd: Dec 03, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2015.

db/jdb +David Hughes, Diana Hughes, 4 Walnut Hill, Ladys Island, SC 29907-1305  
 cr NCEP, LLC by American InfoSource LP as agent, PO Box 248872, Oklahoma City, OK 73124-8872  
 541575309 +24 on Physicians, P O Box 403631, Atlanta GA 30384-3631  
 541575310 ABS, PO Box 910, Gates NC 27937  
 542502866 Bayview Loan Servicing, LLC, M&T Bank, PO Box 840, Buffalo NY 14240-0840  
 541575314 Beaufort County EMS, PO Box 1228, Beaufort SC 29901-1228  
 541575315 Beaufort Memorial Hospital, PO Box 1085, Beaufort SC 29901-1085  
 541575316 +Beaufort Memorial Orthopedic SPE, PO Box 9011, Belfast ME 04915-9011  
 541575317 +Beaufort Memorial Surgical Specialists, PO Box 9011, Belfast ME 04915-9011  
 541575322 ++CARTER YOUNG INC, 882 N MAIN STREET, SUITE 120, CONYERS GA 30012-4442  
 (address filed with court: Collectron Of Atlanta, HARGRAY COMMUNICATIONS, Po Box 82269, Conyers GA 30013-9433)  
 542244122 +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 541575319 #+Che Group, 131 Tower Park Dri, Waterloo IA 50701-9374  
 541575324 +Coosaw River Estates, 10306 Remington Drive, 2nd Floor, Hagerstown MD 21740-1483  
 541575327 +GC Services Limited Partnership, PO Box 46960 (066), Saint Louis MO 63146-6960  
 541575329 +GEMB, 3355 Michelson Drive, Irvine CA 92612-7650  
 541593038 +GEMB LENDING INC, PO BOX 5064, COSTA MESA CA 92628-5064  
 541600028 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
 542800981 NCEP, LLC, by American InfoSource LP as agent, PO Box 248872, Oklahoma City, OK 73124-8872  
 541575332 +NCO Financial Systems, Inc, PO Box 12100, Dept. 64, Trenton NJ 08650-2100  
 541575338 +Sca, P O Box 910, Edenton NC 27932-0910  
 541575339 +Select Labs, PO Box 186, Manning SC 29102-0186  
 542028587 Somerset Point at Lady's Island HOA f/k/a Coosaw R, 10306 Remington Drive, Hagerstown, MD 21740-1483  
 541575340 SunTrust Bank, PO Box 791274, Baltimore MD 21279-1274  
 541575341 +Swiss Colony, 1112 7th Avenue, Monroe WI 53566-1364  
 541640626 +The Swiss Colony, c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Dec 03 2015 22:08:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 cr +EDI: PRA.COM Dec 03 2015 22:08:00 PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907  
 cr +EDI: STF1.COM Dec 03 2015 22:08:00 SunTrust Mortgage INC, 1001 SEMMES AVE, 6TH FLOOR, RICHMOND, VA 23224-2245  
 cr E-mail/Text: legal\_bankruptcy@badcock.com Dec 03 2015 22:12:49 W.S. Badcock Corp, PO Box 232, mulberry, FL 33860  
 541575311 +EDI: BECKLEE.COM Dec 03 2015 22:08:00 American Express, c/o Becket and Lee LLP, Po Box 3001, Malvern PA 19355-0701  
 541663323 EDI: BECKLEE.COM Dec 03 2015 22:08:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 541582832 EDI: AIS.COM Dec 03 2015 22:08:00 American Infosource Lp As Agent for Wfnbn, As Assignee of, Newport News, PO Box 248872, Oklahoma City, OK 73124-8872  
 541615764 +E-mail/Text: bankruptcy@bcgov.net Dec 03 2015 22:13:18 BEAUFORT COUNTY TREASURER, PO BOX 487, BEAUFORT SC 29901-0487  
 541575313 +E-mail/Text: bankruptcy@bcgov.net Dec 03 2015 22:13:18 Beaufort Country Treasurer, PO Drawer 487, Beaufort SC 29901-0487  
 541575318 +E-mail/Text: cmiller@cabrmc.com Dec 03 2015 22:13:15 CAB Collections, Po Box 62889, N Charleston SC 29419-2889  
 541575321 EDI: CITICORP.COM Dec 03 2015 22:08:00 Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20363, Kansas City MO 64195  
 541575320 +EDI: CHASE.COM Dec 03 2015 22:08:00 Chase, Po Box 15298, Wilmington DE 19850-5298  
 541601352 EDI: CHASE.COM Dec 03 2015 22:08:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 542540765 +EDI: CHRM.COM Dec 03 2015 22:08:00 Chrysler Capital, P.O. Box 961275, Ft. Worth, TX 76161-0275  
 541575325 +EDI: RCSFNBMARIN.COM Dec 03 2015 22:08:00 Credit One Bank, Po Box 98875, Las Vegas NV 89193-8875  
 541575326 EDI: CHASE.COM Dec 03 2015 22:08:00 First Usa Bank N A, Po Box 8650, Wilmington DE 19899  
 541575328 +EDI: RMSC.COM Dec 03 2015 22:08:00 GE Money Bank, PO Box 981064, El Paso TX 79998-1064  
 541575330 +EDI: HFC.COM Dec 03 2015 22:08:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream IL 60197-5213  
 541744394 +EDI: IRS.COM Dec 03 2015 22:08:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 541575331 +EDI: RMSC.COM Dec 03 2015 22:08:00 Lowes / MBGA, Attention: Bankruptcy Department, Po Box 103104, Roswell GA 30076-9104  
 541575333 E-mail/Text: rlaiffitte@palmettostatebank.com Dec 03 2015 22:13:11 Palmetto State Bank, P O Box 219, Beaufort SC 29901  
 541687176 EDI: PRA.COM Dec 03 2015 22:08:00 Portfolio Recovery Associates, LLC., P.O. Box 41067, Norfolk, VA 23541

District/off: 0420-2

User: mobley  
Form ID: 194BNC

Page 2 of 3  
Total Noticed: 60

Date Rcvd: Dec 03, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

541628477 +EDI: PRA.COM Dec 03 2015 22:08:00 PRA Receivables Management LLC,  
As Agent Of Portfolio Recovery Assocs, PO Box 12914, Norfolk VA 23541-0914  
542600239 +EDI: PRA.COM Dec 03 2015 22:08:00 PRA Receivables Management, LLC., as agent of,  
Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541-1067  
541669195 +EDI: RESURGENT.COM Dec 03 2015 22:08:00 PYOD LLC its successors and assigns,  
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
541575334 +EDI: HFC.COM Dec 03 2015 22:08:00 Reward Zone, PO Box 4155, Carol Stream IL 60197-4155  
541575337 E-mail/Text: bankruptcy@sctax.org Dec 03 2015 22:13:19 SC Dept of Revenue, PO Box 12265,  
Columbia SC 29211-2265  
541582104 +E-mail/Text: pamela.powell@suntrust.com Dec 03 2015 22:13:19 SUNTRUST MORTGAGE INC,  
BANKRUPTCY DEPARTMENT RVW 3034, P.O BOX 27767, RICHMOND VA 23261-7767  
541575335 +EDI: RMSC.COM Dec 03 2015 22:08:00 Sams Club, Attention: Bankruptcy Department,  
Po Box 105968, Atlanta GA 30348-5968  
541588845 EDI: DRIV.COM Dec 03 2015 22:08:00 Santander Consumer USA, P.O. Box 560284,  
Dallas, TX 75356-0284  
541575336 +EDI: DRIV.COM Dec 03 2015 22:08:00 Santander Consumer USA, PO Box 961245,  
Fort Worth TX 76161-0244  
541598632 +EDI: STF1.COM Dec 03 2015 22:08:00 SunTrust Bank, Attn: Support Services, PO Box 85092,  
Richmond, VA 23285-5092  
541591276 E-mail/Text: pamela.powell@suntrust.com Dec 03 2015 22:13:19 SunTrust Mortgage, Inc.,  
P.O. Box 27767, Richmond, VA 23261-7767  
541575312 E-mail/Text: legal\_bankruptcy@badcock.com Dec 03 2015 22:12:49 Badcock Furniture,  
Legal Dept., PO Box 232, Mulberry FL 33860-0323  
541575342 +EDI: WFNNB.COM Dec 03 2015 22:08:00 Wfnnb/newport News, 995 W 122nd Ave,  
Westminster CO 80234-3417

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* ++W S BADCOCK CORPORATION, POST OFFICE BOX 724, MULBERRY FL 33860-0724  
(address filed with court: W. S. Badcock Corporation, Post Office Box 232,  
Mulberry, FL 33860)  
cr\* +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244  
cr\* +SunTrust Mortgage, Inc., Bankruptcy Department RVW 3034, PO Box 27767,  
Richmond, VA 23261-7767  
cr\* +Suntrust Mortgage Inc, Bankruptcy Dept. RVW 3034, PO Box 27767, Richmond, VA 23261-7767  
cr\* +Suntrust Mortgage, Inc, Bankruptcy Department RVW 3034, PO Box 27767,  
Richmond, VA 23261-7767  
542122461\* +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244  
541575323 ##+Contract Callers Inc, 1058 Claussen Rd Ste 110, Augusta GA 30907-0301

TOTALS: 0, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2015 at the address(es) listed below:

Henry Guyton Murrell on behalf of Creditor SunTrust Mortgage, Inc. guyton.murrell@rtt-law.com,  
ecfnotices@rtt-law.com

District/off: 0420-2

User: mobley  
Form ID: 194BNC

Page 3 of 3  
Total Noticed: 60

Date Rcvd: Dec 03, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

James M. Wyman nobles@charleston13.com,  
wyman@charleston13.com; lamontagne@charleston13.com; renno@charleston13.com; d\_nobles@bellsouth.net;  
milligan@charleston13.com; nobles@charleston13.com  
John B. Kelchner on behalf of Creditor Bayview Loan Servicing, LLC john.kelchner@hskplaw.com,  
Vanessa.hartley@hskplaw.com  
Mary R. Powers on behalf of Creditor SunTrust Mortgage, Inc. mary@rpbklaw.com  
Philip L. Fairbanks on behalf of Joint Debtor Diana Hughes jrzy68@gmail.com  
Philip L. Fairbanks on behalf of Debtor David Hughes jrzy68@gmail.com  
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 7